

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

William

First name

J

Middle name

Focazio

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-2504

Debtor 1 **William J Focazio**

Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.Include trade names and
doing business as names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live**101 Fox Hedge Road
Saddle River, NJ 07458**

Number, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

Bergen

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **William J Focazio**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **William J Focazio**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☐ No. I am not filing under Chapter 11.☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **William J Focazio**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **William J Focazio**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input checked="" type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ William J Focazio**William J Focazio**

Signature of Debtor 1

Signature of Debtor 2

Executed on **January 15, 2019**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **William J Focazio**

Case number (if known)

For your attorney, if you are represented by one**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David L. Stevens

Date

January 15, 2019

Signature of Attorney for Debtor

MM / DD / YYYY

David L. Stevens 034422007 NJ

Printed name

Scura, Wigfield, Heyer, Stevens & Cammarota, LLP

Firm name

1599 Hamburg Turnpike**Wayne, NJ 07470**

Number, Street, City, State & ZIP Code

Contact phone **973-696-8391**

Email address

ecfbkfilings@scuramealey.com**034422007 NJ**

Bar number & State

Debtor 1	William J Focazio		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number _____			
(if known)			

B 104

12/15

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

\$ \$176,432.21

\$ 176,432.21

Contact phone

\$ \$16,883.00

- \$

Contact

Debtor 1 **William J Focazio** Case number (if known) _____

Contact phone _____ Unsecured claim \$ _____

3 Amex Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998	What is the nature of the claim? Credit Card \$ \$3,820.00
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	
Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____	
Contact _____ Contact phone _____	

4 Bank Of America 4909 Savarese Circle FI1-908-01-50 Tampa, FL 33634	What is the nature of the claim? Credit Card \$ \$14,330.00
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	
Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____	
Contact _____ Contact phone _____	

5 Capital One 1680 Capital One Drive Mc Lean, VA 22102	What is the nature of the claim? _____ \$ \$527,249.00
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	
Does the creditor have a lien on your property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) \$ \$527,249.00 Value of security: - \$ \$0.00 Unsecured claim \$ \$527,249.00	
Contact _____ Contact phone _____	

6 Capital One/Neiman Marcus/Bergdorf Goodm Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	What is the nature of the claim? Charge Account \$ \$54,942.00
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	
Contact _____ Contact phone _____	

Debtor 1 **William J Focazio** Case number (if known) _____

Does the creditor have a lien on your property?

☒ No
 Contact _____
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Contact phone _____ Unsecured claim \$ _____

7

Chase Auto Finance
Attn: Bankruptcy
Po Box 901076
Fort Worth, TX 76101

What is the nature of the claim? Automobile \$ **\$25,953.00**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

☐ No
 Contact _____
☒ Yes. Total claim (secured and unsecured) \$ **\$25,953.00**
 Value of security: - \$ **Unknown**
 Contact phone _____ Unsecured claim \$ **\$25,953.00**

8

CIT Finance LLC
D/B/A Avaya Financial Services
1 Cit Drive
Livingston, NJ 07039

What is the nature of the claim? _____ \$ **\$46,993.79**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

☐ No
 Contact _____
☒ Yes. Total claim (secured and unsecured) \$ **\$46,993.79**
 Value of security: - \$ **\$0.00**
 Contact phone _____ Unsecured claim \$ **\$46,993.79**

9

First Commerce Bank
105 River Ave
Lakewood, NJ 08701

What is the nature of the claim? _____ \$ **\$8,207,437.77**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

☐ No
 Contact _____
☒ Yes. Total claim (secured and unsecured) \$ **\$8,207,437.77**
 Value of security: - \$ **\$0.00**
 Contact phone _____ Unsecured claim \$ **\$8,207,437.77**

10

Fulton Bank of NJ

What is the nature of the claim? _____ \$ **\$1,395,742.11**

Debtor 1 **William J Focazio** Case number (if known) _____

**533 Fellowship Rd. - Ste. 250
Mount Laurel, NJ 08054**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$1,395,742.11**
Value of security: - \$ **\$0.00**
Unsecured claim \$ **\$1,395,742.11**

Contact

Contact phone

11 **Fulton Bank of NJ** What is the nature of the claim? \$ **\$255,190.32**

**533 Fellowship Rd. - Ste. 250
Mount Laurel, NJ 08054**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$255,190.32**
Value of security: - \$ **\$0.00**
Unsecured claim \$ **\$255,190.32**

Contact

Contact phone

12 **George A Tsairis Architects PC** What is the nature of the claim? \$ **\$125,000.00**

**2052 Highway 35
Suite 101
Spring Lake, NJ 07762**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$125,000.00**
Value of security: - \$ **\$0.00**
Unsecured claim \$ **\$125,000.00**

Contact

Contact phone

13 **New Jersey Division of Taxation** What is the nature of the claim? \$ **\$12,000.00**

**Compliance & Enforcement -
Bankruptcy
50 Barrack St., 9th Fl.
PO Box 245
Trenton, NJ 08695**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$12,000.00**

Contact

Debtor 1 **William J Focazio** Case number (if known) _____

Contact phone _____ Value of security: - \$ **\$0.00**
Unsecured claim \$ **\$12,000.00**

14 What is the nature of the claim? **\$ \$234,979.38**

**New Jersey Division of Taxation
Compliance & Enforcement -
Bankruptcy
50 Barrack St., 9th Fl.
PO Box 245
Trenton, NJ 08695**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$234,979.38**
Value of security: - \$ **\$0.00**
Unsecured claim \$ **\$234,979.38**

Contact

Contact phone

15 What is the nature of the claim? **Real Estate Mortgage \$ \$174,678.00**

**Oritani Bank
321 Main St
Hackensack, NJ 07601**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$174,678.00**
Value of security: - \$ **Unknown**
Unsecured claim \$ **\$174,678.00**

Contact

Contact phone

16 What is the nature of the claim? **Credit Card \$ \$8,828.00**

**PNC Bank
Attn: Bankruptcy Department
Po Box 94982: Mailstop
Br-Yb58-01-5
Cleveland, OH 44101**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

17 What is the nature of the claim? **Credit Line Secured \$ \$1,749,186.00**

**Pnc Bank
Atn: Bankruptcy Department
Po Box 94982: Ms: Br-Yb58-01-5
Cleveland, OH 44101**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☐ None of the above apply

Debtor 1 William J Focazio Case number (if known) _____

	■	
<hr/>		
	Does the creditor have a lien on your property?	
	<input type="checkbox"/> No	
Contact	■ Yes. Total claim (secured and unsecured)	\$ \$1,749,186.00
	Value of security:	- \$ Unknown
Contact phone	Unsecured claim	\$ \$1,749,186.00

<div style="background-color: black; color: white; padding: 2px; text-align: center; font-weight: bold;">18</div> Rushmore Lms Attn: Bankruptcy Po Box 55004 Irvine, CA 92619		What is the nature of the claim? <u>Real Estate Mortgage</u> \$ \$951,679.00
<hr/>		
As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Disputed	
	■ None of the above apply	
<hr/>		
Does the creditor have a lien on your property?		
	<input type="checkbox"/> No	
Contact	■ Yes. Total claim (secured and unsecured)	\$ \$951,679.00
	Value of security:	- \$ Unknown
Contact phone	Unsecured claim	\$ \$951,679.00

<div style="background-color: black; color: white; padding: 2px; text-align: center; font-weight: bold;">19</div> Sb One Bank		What is the nature of the claim? <u>Real Estate Mortgage</u> \$ \$557,707.00
<hr/>		
As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Disputed	
	■ None of the above apply	
<hr/>		
Does the creditor have a lien on your property?		
	<input type="checkbox"/> No	
Contact	■ Yes. Total claim (secured and unsecured)	\$ \$557,707.00
	Value of security:	- \$ Unknown
Contact phone	Unsecured claim	\$ \$557,707.00

<div style="background-color: black; color: white; padding: 2px; text-align: center; font-weight: bold;">20</div> The Provident Bank 239 Washington Avenue Jersey City, NJ 07302		What is the nature of the claim? _____ \$ \$933,215.16
<hr/>		
As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Disputed	
	■ None of the above apply	
<hr/>		
Does the creditor have a lien on your property?		
	<input type="checkbox"/> No	
Contact	■ Yes. Total claim (secured and unsecured)	\$ \$933,215.16
	Value of security:	- \$ \$0.00
Contact phone	Unsecured claim	\$ \$933,215.16

Debtor 1 William J Focazio Case number (if known) _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ William J Focazio
William J Focazio
Signature of Debtor 1

X _____
Signature of Debtor 2

Date January 15, 2019

Date _____

Allgenic Health and Wellness Inc
Suite 2210
175 SW 7th
Miami, FL 33130

AMCA/American Medical Collection Agency
Attention: Bankruptcy
4 Westchester Plaza, Suite 110
Elmsford, NY 10523

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998

Archer and Greiner
c/o Jerrold Kulback
33 East Euclid Avenue
Haddonfield, NJ 08033

ARCHER ATTORNEY AT LAW
One Centennial Square
33 East Euclid Avenue
Haddonfield, NJ 08033

Bank Of America
4909 Savarese Circle
Fl1-908-01-50
Tampa, FL 33634

BMW Financial Services
Attn: Bankruptcy Department
Po Box 3608
Dublin, OH 43016

c/o Daniel F. Corrigan, Esq
Windels Marx Lane & Mittendorf, LLP
120 Albany Street Plaza
New Brunswick, NJ 08901

c/o Jay Samuels, Esq.
Windels Marx Lane & Mittendorf, LLP
120 Albany Street Plaza
New Brunswick, NJ 08901

Capital One
1680 Capital One Drive
Mc Lean, VA 22102

Capital One/Neiman Marcus/Bergdorf Goodm
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Carrington Mortgage, LLC
PO Box 5001
Newark, NJ 07106

Chase Auto Finance
Attn: Bankruptcy
Po Box 901076
Fort Worth, TX 76101

Chase Card Services
Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Chevy Chase Fed Sav Ba
Capital One/Attn:Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

CIT Finance LLC
D/B/A Avaya Financial Services
1 Cit Drive
Livingston, NJ 07039

Comm Bk Bergen Cty N J

Ferro Labella & Zucker LLC
27 Warren St
Suite 201
Hackensack, NJ 07601

First Commerce Bank
105 River Ave
Lakewood, NJ 08701

Fulton Bank of NJ
533 Fellowship Rd. - Ste. 250
Mount Laurel, NJ 08054

George A Tsairis Architects PC
2052 Highway 35
Suite 101
Spring Lake, NJ 07762

LeClairRyan
One Riverfront Plaza
1037 Raymoun Boulevard, 16th Floor
Attn. William L. Waldman
Newark, NJ 07102

Levitt and Cerciello
75 Main Street
Suite 201
Millburn, NJ 07041

Meyer and Landis LLP
1 Gateway Ctr STE 2500
Newark, NJ 07102

MRS BPO
Attn: Bankruptcy
1930 Olney Ave
Cherry Hill, NJ 08003

New Jersey Division of Taxation
Compliance & Enforcement - Bankruptcy
50 Barrack St., 9th Fl.
PO Box 245
Trenton, NJ 08695

Oritani Bank
321 Main St
Hackensack, NJ 07601

Pnc Bank
Atn: Bankruptcy Department
Po Box 94982: Ms: Br-Yb58-01-5
Cleveland, OH 44101

PNC Bank
Attn: Bankruptcy Department
Po Box 94982: Mailstop Br-Yb58-01-5
Cleveland, OH 44101

Romano, Garubo & Argentieri
52 Newton Ave.
Woodbury, NJ 08096

Rushmore Lms
Attn: Bankruptcy
Po Box 55004
Irvine, CA 92619

Sb One Bank

The Provident Bank
239 Washington Avenue
Jersey City, NJ 07302